

| | | |
|---|--|---|
| United States Bankruptcy Court Northern District of Ohio | | Voluntary Petition |
| Name of Debtor (if individual, enter Last, First, Middle): Krajcovic, Ludovit Sr. | | Name of Joint Debtor (Spouse) (Last, First, Middle): |
| All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): | | All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): |
| Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all): xxx-xx-8774 | | Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all): |
| Street Address of Debtor (No. and Street, City, and State): 8053 Olde Eight Road Northfield, OH <div style="text-align: right; font-size: small;">ZIP Code 44067</div> | | Street Address of Joint Debtor (No. and Street, City, and State): <div style="text-align: right; font-size: small;">ZIP Code</div> |
| County of Residence or of the Principal Place of Business: Summit | | County of Residence or of the Principal Place of Business: |
| Mailing Address of Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div> | | Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div> |
| Location of Principal Assets of Business Debtor (if different from street address above): 1700 Portage Trail Cuyahoga Falls, OH 44223 | | |
| Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) | Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code). | Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts. |
| Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. | | Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). |
| Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. | | THIS SPACE IS FOR COURT USE ONLY |
| Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000 | | |
| Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion | | |
| Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion | | |

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):
Krajcovic, Ludovit Sr.**All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

| | | |
|--|--------------|-------------|
| Location Where Filed: - None - | Case Number: | Date Filed: |
| Location Where Filed: | Case Number: | Date Filed: |

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

| | | |
|------------------------------------|---------------|-------------|
| Name of Debtor: - None - | Case Number: | Date Filed: |
| District: | Relationship: | Judge: |

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X _____
Signature of Attorney for Debtor(s) (Date)**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

- ☐ Yes, and Exhibit C is attached and made a part of this petition.
- ☒ No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.**Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

- ☐
- Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)_____
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition*(This page must be completed and filed in every case)*

Name of Debtor(s):

Krajcovic, Ludovit Sr.**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Ludovit Krajcovic, Sr.
Signature of Debtor **Ludovit Krajcovic, Sr.**

X _____
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

December 19, 2007
Date

Signature of Attorney*

X /s/ Morris H. Laatsch
Signature of Attorney for Debtor(s)

Morris H. Laatsch 0010297
Printed Name of Attorney for Debtor(s)

Morris H Laatsch
Firm Name
520 S Main Street
Suite #500
Akron, OH 44311

Address

Email: vmeyer@bhk-law.com
(330) 762-7477 Fax: (330) 762-8059

Telephone Number

December 19, 2007
Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X _____
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X _____
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

X _____

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

United States Bankruptcy Court
Northern District of Ohio

In re Ludovit Krajcovic, Sr.

Debtor(s)

Case No. _____

Chapter 7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* _____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Ludovit Krajcovic, Sr.
Ludovit Krajcovic, Sr.

Date: December 19, 2007

United States Bankruptcy Court
Northern District of Ohio

In re **Ludovit Krajcovic, Sr.**,
 Debtor

Case No. _____

Chapter **7**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE | ATTACHED (YES/NO) | NO. OF SHEETS | ASSETS | LIABILITIES | OTHER |
|--|----------------------|------------------|-------------------|---------------------|-----------------|
| A - Real Property | Yes | 5 | 929,720.00 | | |
| B - Personal Property | Yes | 3 | 12,510.00 | | |
| C - Property Claimed as Exempt | Yes | 1 | | | |
| D - Creditors Holding Secured Claims | Yes | 3 | | 1,108,387.09 | |
| E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E) | Yes | 2 | | 16,500.00 | |
| F - Creditors Holding Unsecured Nonpriority Claims | Yes | 5 | | 222,502.56 | |
| G - Executory Contracts and Unexpired Leases | Yes | 1 | | | |
| H - Codebtors | Yes | 1 | | | |
| I - Current Income of Individual Debtor(s) | Yes | 1 | | | 3,000.00 |
| J - Current Expenditures of Individual Debtor(s) | Yes | 2 | | | 3,142.00 |
| Total Number of Sheets of ALL Schedules | | 24 | | | |
| Total Assets | | | 942,230.00 | | |
| Total Liabilities | | | | 1,347,389.65 | |

United States Bankruptcy Court
Northern District of Ohio

In re **Ludovit Krajcovic, Sr.**,
 Debtor

Case No. _____

Chapter **7**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- ☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability | Amount |
|---|--------|
| Domestic Support Obligations (from Schedule E) | |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) | |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | |
| Student Loan Obligations (from Schedule F) | |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E | |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F) | |
| TOTAL | |

State the following:

| | |
|---|--|
| Average Income (from Schedule I, Line 16) | |
| Average Expenses (from Schedule J, Line 18) | |
| Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20) | |

State the following:

| | | |
|--|--|--|
| 1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column | | |
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column | | |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column | | |
| 4. Total from Schedule F | | |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4) | | |

In re **Ludovit Krajcovic, Sr.**

Case No. _____

Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| Description and Location of Property | Nature of Debtor's Interest in Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption | Amount of Secured Claim |
|--|---|------------------------------------|--|-------------------------|
| Real Estate: 8053 Olde Eight Road, Northfield, Ohio See legal description attached. | Fee simple | - | 205,170.00 | 273,478.93 |
| Real Estate: 839 Sackett Avenue Situating in the City of Cuyahoga Falls, County of Summit and State of Ohio: And known as being Lot 125 in the Winleman's Addition to the Duncan Park Allotment as recorded in Plat Book 18, Page 7 of Summit County Records. PPN:0202992 | Fee Simple | - | 118,940.00 | 98,946.49 |
| Real Estate: 509 Moreley Avenue Situating in the City of Akron, County of Summit and State of Ohio: And known as being Lot 408 in blocked lettered "S" in Sunset View Subdivision as recorded in Plat Book 21, Page 70 Summit County Records. | Fee Simple | - | 87,580.00 | 107,793.23 |

Sub-Total > **411,690.00** (Total of this page)

4 continuation sheets attached to the Schedule of Real Property

In re Ludovit Krajcovic, Sr.

Case No. _____

Debtor

SCHEDULE A - REAL PROPERTY

(Continuation Sheet)

| Description and Location of Property | Nature of Debtor's Interest in Property | Husband, Wife Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption | Amount of Secured Claim |
|--|---|-----------------------------------|--|-------------------------|
| Real Estate: 851 Hunt Situated in the City of Akron, County of Summit and State of Ohio: And more commonly known as being a part of Lot 3, Tract 9, originally Coventry Township, beginning at a point in the center line of proposed street known as Hunt Street, 45 feet wide, which is South 87 deg. West, 540.55 feet from the Southeast corner of land deeded by Lucy Cook to Haxel Marie Cook by deed dated August 12, 1916 and recorded in Volume 560, Page 420, Summit County Records, said beginning point is East along the center line of Hunt Street 520.33 feet from the East line of Dye and Allen Allotment as recorded in Plat Book 16, Pages 10 and 11, Summit County Records. Thence North 2 deg. 7'30" West along the center line of a proposed street known as Virginia Avenue, 45 feet wide, 173.62 feet to the North line of said land deeded to Hazel Marie Cook; Thence S. 87 deg 6'20" west along said north line, 66.81 feet to an iron pipe; Thence south 3 deg East, 173.74 feet to the center line of said Hunt Street; Thence North 87 deg East along said center line, 64.19 feet to the place of beginning and containing as surveyed by S.G.Swigart, CE July 1919, 0.261 acres of land. | Fee Simple | - | 70,000.00 | 68,684.00 |

Sub-Total > **70,000.00** (Total of this page)

Sheet 1 of 4 continuation sheets attached to the Schedule of Real Property

In re Ludovit Krajcovic, Sr.

Case No. _____

Debtor

SCHEDULE A - REAL PROPERTY

(Continuation Sheet)

| Description and Location of Property | Nature of Debtor's Interest in Property | Husband, Wife Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption | Amount of Secured Claim |
|--|---|-----------------------------------|--|-------------------------|
| Real Estate: 590 Johnston Court Situated in the City of Akron, County of Summit and State of Ohio: Beginning at an iron pipe in the West line of 1.50 acre tract of land deeded to Lena M. Whitacre and Frank Whitacre to JJ Hinderach by deed recorded in Volume 546, Page 44 of Summit County Record of Deeds. Beginning at an iron pipe in the West line of 1.50 acre tract of land deeded by Lena M. hitacre County Record of Deeds, which iron pipe is North 2 degrees 03' East along said West line 514.50 feet to an iron pin and the said line and in the Northerly line of Johnston Street (said beginning point being also found by commencing at an interesction of the North line of Johnston Street wtih teh Southeast corner or Lot No. 30 of the France-Wells Allotment as recorded in Plat Book 25, Page 18, Summit County Records and running thence North 2 degrees 03' East along said West line 30 feet to an iron pipe); Thence South 87 degrees 57' East 90.70 feet to the centerline of Johnsonsont Court, 24 feet wide; Thence south 2 degrees 08'04" West along said center line of 30 feet as dedicated in Plat Book 32, Page 37; Thence North 87 degrees 57' West 90.65 feet to the place of beginning. Be the same more or less but subject to all legal highways. | Fee Simple | - | 43,260.00 | 53,650.00 |
| Real Estate: 325 Falls Avenue Situated in the City of Cuyahoga Falls, County of Sumit and State of Ohio: AND KNOWN AS BEING The West part of Lot No. Ten (10) in block (16) as per recorded plat of the Village of Cuyahoga Falls, now City of Cuyahoga Falls, Transcribed Records, page 15, Summit County Records of Plats; bounded and described as follows: Beginning as the S.W. Corner of Lot Ten in Block Sixteen; thence North on West line of said Lot, 66 feet to the N.W. corner of said lot 10, thence easterly in the North line of said Lot 60; thence South parallel with the West line of said lot 60 to the north line of Falls Street; thence west in the North line of Falls Street, 60 feet to the place of beginning. | Fee Simple | - | 80,830.00 | 111,587.19 |
| Sub-Total > | | | 124,090.00 | (Total of this page) |

Sheet 2 of 4 continuation sheets attached to the Schedule of Real Property

In re **Ludovit Krajcovic, Sr.**

Case No. _____

Debtor

SCHEDULE A - REAL PROPERTY

(Continuation Sheet)

| Description and Location of Property | Nature of Debtor's Interest in Property | Husband, Wife Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption | Amount of Secured Claim |
|---|---|-----------------------------------|--|-------------------------|
| Real Estate: 670 Elma Street Situated in the City of Akron, County of Summit and State of Ohio: And known as being Lot Number One Hundred Sixty-Six (166) in a Re-Allotment made for John Gretcher and Jacob Pfeiffer, Jr. in 1901 in Lot No. 6, tract 8, formerly Portage Township, the Plat which is recorded in Plat Book 8, Page 3 of the Records of Plats of Summit County, Ohio. | Fee Simple | - | 63,080.00 | 80,542.26 |
| Real Estate: 1025 Chalker Street Situated in the City of Akron, County of Summit and State of Ohio, and bounded and described as follows, to wit: and known as being Lot 207 in the I.S. Myers Third Allotment as recorded in Plat Book 13, Page 33 of Summit County Records, except the East 33 feet thereof, be the same more or less, but subject to all legal highways. | Fee Simple | - | 72,810.00 | 89,620.38 |
| PPN: 67-18800 | | | | |
| Real Estate: 913 Sheridan Street Situated in the City of Akron, County of Summit and State of Ohio: And being all of Lot 182 in the Lookout Heights Allotment as recorded in Plat Book 21, Pages 54 and 55, Summit County Records. | Fee Simple | - | 50,070.00 | 67,241.46 |
| Parcel No. 68-01429 | | | | |

Sub-Total > **185,960.00** (Total of this page)

Sheet 3 of 4 continuation sheets attached to the Schedule of Real Property

In re **Ludovit Krajcovic, Sr.**

Case No. _____

Debtor

SCHEDULE A - REAL PROPERTY

(Continuation Sheet)

| Description and Location of Property | Nature of Debtor's Interest in Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption | Amount of Secured Claim |
|--|---|------------------------------------|--|-------------------------|
| Real Estate: 167 Hollinger Avenue Beginning at a point in the North line of Hollinger Ave, a distance of 33.55 feet East, measured along the said North line of Hollinger Ave from its intersection with the Northeasterly line of W. Exchnage Street; thence East along the North Line of Hollinger Ave, a distance of 34.540 feet to a point; thence North at right angles to the said North line of Hollinger Ave, a distance of 96.50 feet to a pont; thence West along a line parallel to the said North line of Hollinger Ave, a distance of 37.50 feet to a point; thence South along a line parallel to the East line ofthe premises herein described a distance of 96.50 feet to the place of beginning. | Fee Simple | - | 63,320.00 | 84,915.77 |
| PPN: 67-08506 | | | | |
| Real Estate: 2005 Stone Street Situated in the City of Cuyahoga Falls, County of Summit and State of Ohio; Being a part of Lot Number Seventy-three (73) Cooks Third Subdivision, Plat Book 5, Page 18, bounded and described as follows. Beginning at the Southwest corner of said Lot No. 73; thence easterly along the south line of said lot, 118 feet; thence northerly parallel with Stone Street or James Court, 43 feet; thence westerly parallel with the first mentioned line, which is the north line of Pin Alley, 118 feet to Stone Street extended or James Court; thence southerly along th ewesterly line of said Lot No. 73, 43 feet to the place of beginning, and being a lot 43 feet on Stone Street and one hundred eighteen (118) feet on Pine Alley, be the same more or less, but subject to all legal highways. | Fee Simple | - | 74,660.00 | 71,927.38 |
| Parcel Number 02-03468 | | | | |

| | | |
|-------------|-------------------|----------------------|
| Sub-Total > | 137,980.00 | (Total of this page) |
|-------------|-------------------|----------------------|

| | | |
|---------|-------------------|--|
| Total > | 929,720.00 | |
|---------|-------------------|--|

(Report also on Summary of Schedules)

Sheet 4 of 4 continuation sheets attached to the Schedule of Real Property

In re **Ludovit Krajcovic, Sr.**

Case No. _____

Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

| Type of Property | N O N E | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|--|------------------|---|---|---|
| 1. Cash on hand | | Cash on Hand | - | 50.00 |
| 2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | | National City Bank Checking Account (personal) | - | 50.00 |
| | | National City Bank Checking Account (rental units) | - | 300.00 |
| | | National City Bank Checking Account (personal) | - | 10.00 |
| | | FirstMerit Personal | - | 0.00 |
| | | Fifth Third Account (business) | - | 200.00 |
| 3. Security deposits with public utilities, telephone companies, landlords, and others. | X | | | |
| 4. Household goods and furnishings, including audio, video, and computer equipment. | | Household Goods and Furnishings: At residence no joint item in excess of \$400 in value. | - | 1,000.00 |
| | | Computer | - | 200.00 |
| 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. | X | | | |
| 6. Wearing apparel. | | Wearing Apparel: At Residence | - | 200.00 |
| 7. Furs and jewelry. | | Jewelry | - | 200.00 |
| 8. Firearms and sports, photographic, and other hobby equipment. | X | | | |
| 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | X | | | |
| 10. Annuities. Itemize and name each issuer. | X | | | |
| Sub-Total > | | | | 2,210.00 |
| (Total of this page) | | | | |

2 continuation sheets attached to the Schedule of Personal Property

In re **Ludovit Krajcovic, Sr.**

Case No. _____

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

| Type of Property | N O N E | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|---|------------------|--|---|---|
| 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | X | | | |
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. | X | | | |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize. | | 50% Owner: ELPL LTD dba Aamco Transmission dba ELPL Auto Sales | - | 0.00 |
| 14. Interests in partnerships or joint ventures. Itemize. | X | | | |
| 15. Government and corporate bonds and other negotiable and nonnegotiable instruments. | X | | | |
| 16. Accounts receivable. | X | | | |
| 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. | X | | | |
| 18. Other liquidated debts owed to debtor including tax refunds. Give particulars. | | Tony Williams: claim for reimbursement for materials purchased for real estate repairs. | - | 10,000.00 |
| 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. | | Claim for sale of non functional laser; vendor has been prosecuted in Canada for fraud. | - | 0.00 |
| 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | X | | | |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | X | | | |

Sub-Total > **10,000.00**
(Total of this page)

Sheet 1 of 2 continuation sheets attached
to the Schedule of Personal Property

In re **Ludovit Krajcovic, Sr.**

Case No. _____

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

| Type of Property | N O N E | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|---|--|--------------------------------------|---|---|
| 22. Patents, copyrights, and other intellectual property. Give particulars. | X | | | |
| 23. Licenses, franchises, and other general intangibles. Give particulars. | X | | | |
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X | | | |
| 25. Automobiles, trucks, trailers, and other vehicles and accessories. | X | | | |
| 26. Boats, motors, and accessories. | X | | | |
| 27. Aircraft and accessories. | X | | | |
| 28. Office equipment, furnishings, and supplies. | X | | | |
| 29. Machinery, fixtures, equipment, and supplies used in business. | Tools of Trade (Personal Tools) | | - | 300.00 |
| 30. Inventory. | X | | | |
| 31. Animals. | X | | | |
| 32. Crops - growing or harvested. Give particulars. | X | | | |
| 33. Farming equipment and implements. | X | | | |
| 34. Farm supplies, chemicals, and feed. | X | | | |
| 35. Other personal property of any kind not already listed. Itemize. | X | | | |

Sub-Total > **300.00**
(Total of this page)

Total > **12,510.00**

(Report also on Summary of Schedules)

Sheet 2 of 2 continuation sheets attached
to the Schedule of Personal Property

In re **Ludovit Krajcovic, Sr.**

Case No. _____

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPTDebtor claims the exemptions to which debtor is entitled under:
(Check one box)☐ 11 U.S.C. §522(b)(2)☒ 11 U.S.C. §522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

| Description of Property | Specify Law Providing Each Exemption | Value of Claimed Exemption | Current Value of Property Without Deducting Exemption |
|---|---|----------------------------|---|
| Real Property | | | |
| Real Estate: 8053 Olde Eight Road, Northfield, Ohio | Ohio Rev. Code Ann. § 2329.66(A)(1) | 5,000.00 | 205,170.00 |
| See legal description attached. | | | |
| Cash on Hand | | | |
| Cash on Hand | Ohio Rev. Code Ann. § 2329.66(A)(4)(a) | 50.00 | 50.00 |
| Checking, Savings, or Other Financial Accounts, Certificates of Deposit | | | |
| National City Bank Checking Account (personal) | Ohio Rev. Code Ann. § 2329.66(A)(4)(a) | 50.00 | 50.00 |
| National City Bank Checking Account (rental units) | Ohio Rev. Code Ann. § 2329.66(A)(4)(a) | 300.00 | 300.00 |
| National City Bank Checking Account (personal) | Ohio Rev. Code Ann. § 2329.66(A)(18) | 10.00 | 10.00 |
| Fifth Third Account (business) | Ohio Rev. Code Ann. § 2329.66(A)(18) | 200.00 | 200.00 |
| Household Goods and Furnishings | | | |
| Household Goods and Furnishings: At residence no joint item in excess of \$400 in value. | Ohio Rev. Code Ann. § 2329.66(A)(4)(b) | 1,000.00 | 2,000.00 |
| Computer | Ohio Rev. Code Ann. § 2329.66(A)(4)(b) | 200.00 | 200.00 |
| Wearing Apparel | | | |
| Wearing Apparel: At Residence | Ohio Rev. Code Ann. § 2329.66(A)(3) | 200.00 | 200.00 |
| Furs and Jewelry | | | |
| Jewelry | Ohio Rev. Code Ann. § 2329.66(A)(4)(c) | 200.00 | 200.00 |
| Other Liquidated Debts Owning Debtor Including Tax Refund | | | |
| Tony Williams: claim for reimbursement for materials purchased for real estate repairs. | Ohio Rev. Code Ann. § 2329.66(A)(18) | 190.00 | 10,000.00 |
| Machinery, Fixtures, Equipment and Supplies Used in Business | | | |
| Tools of Trade (Personal Tools) | Ohio Rev. Code Ann. § 2329.66(A)(5) | 300.00 | 300.00 |

| | | |
|--------|-----------------|-------------------|
| Total: | 7,700.00 | 218,680.00 |
|--------|-----------------|-------------------|

0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re **Ludovit Krajcovic, Sr.**

Case No. _____

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B T O R H U S B A N D W I F E J O I N T C O M M U N I T Y | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|--|---|---|--|--|--------------------------------------|--|---------------------------------|
| | | | | | | | |
| Account No. 8638234 | | Mortgage Real Estate: 325 Falls Avenue Situated in the City of Cuyahoga Falls, County of Summit and State of Ohio: AND KNOWN AS BEING The West part of Lot No. Ten (10) in block (16) as per recorded plat of the Village of Cuyahoga Falls, now C | | | | | |
| AMC Mortgage Services P.O. Box 11000 Santa Ana, CA 92711-1000 | - | Value \$ 80,830.00 | | | | 111,587.19 | 30,757.19 |
| Account No. 91996157 | | Mortgage Real Estate: 670 Elma Street Situated in the City of Akron, County of Summit and State of Ohio: And known as being Lot Number One Hundred Sixty-Six (166) in a Re-Allotment made for John Gretcher and Jacob Pfeiffer, Jr. in 1901 in Lot | | | | | |
| AMC Mortgage Services P.O. Box 11000 Santa Ana, CA 92711-1000 | - | Value \$ 63,080.00 | | | | 80,542.26 | 17,462.26 |
| Account No. 93682870 | | Mortgage Real Estate: 1025 Chalker Street Situated in the City of Akron, County of Summit and State of Ohio, and bounded and described as follows, to wit: and known as being Lot 207 in the I.S. Myers THird Allotment as recorded in Plat Book 13, P | | | | | |
| AMC Mortgage Services P.O. Box 11000 Santa Ana, CA 92711-1000 | - | Value \$ 72,810.00 | | | | 89,620.38 | 16,810.38 |
| Account No. 24133878 | | Mortgage Real Estate: 2005 Stone Street Situated in the City of Cuyahoga Falls, County of Summit and State of Ohio; Being a part of Lot Number Seventy-three (73) Cooks Third Subdivision, Plat Book 5, Page 18, bounded and described as follows. Be | | | | | |
| Chase Mortgage Rancho Bernardo Road San Diego, CA 92127 | - | Value \$ 74,660.00 | | | | 71,927.38 | 0.00 |
| Subtotal | | | | | | 353,677.21 | 65,029.83 |
| (Total of this page) | | | | | | | |

2 continuation sheets attached

In re **Ludovit Krajcovic, Sr.**

Case No. _____

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B O R R | H W J C | Husband, Wife, Joint, or Community | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|--|--------------------------------------|------------------|--|--|--|--------------------------------------|--|---------------------------------|
| | | | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | | | | | |
| Account No. 5000200289 | | | Mortgage | | | | | |
| Fremont P.O. Box 25100 Santa Ana, CA 92799-5100 | | - | Real Estate: 851 Hunt Situated in the City of Akron, County of Summit and State of Ohio: And more commonly known as being a part of Lot 3, Tract 9, originally Coventry Township, beginning at a point in the center line of proposed street kn | | | | | |
| | | | Value \$ 70,000.00 | | | | 68,684.00 | 0.00 |
| Account No. 544319002232075 | | | Third Mortgage | | | | | |
| Huntington Bank 2361 Morse Road Columbus, OH 43229-5856 | | X - | Real Estate: 8053 Olde Eight Road, Northfield, Ohio | | | | | |
| | | | See legal description attached. | | | | | |
| | | | Value \$ 205,170.00 | | | | 85,778.93 | 68,308.93 |
| Account No. 4489219215114784 | | | Second Mortgage | | | | | |
| National City P.O. Box 5570 Cleveland, OH 44101 | | X - | Real Estate: 8053 Olde Eight Road, Northfield, Ohio | | | | | |
| | | | See legal description attached. | | | | | |
| | | | Value \$ 205,170.00 | | | | 70,500.00 | 0.00 |
| Account No. 2708089 | | | Mortgage | | | | | |
| Novastar Mortgage Corp. P.O. Box 2900 Mission, KS 66201 | | - | Real Estate: 839 Sackett Avenue Situated in the City of Cuyahoga Falls, County of Summit and State of Ohio: And known as being Lot 125 in the Winleman's Addition to the Duncan Park Allotment as recorded in Plat Book 18, Page 7 of Summit | | | | | |
| | | | Value \$ 118,940.00 | | | | 98,946.49 | 0.00 |
| Account No. 2000165210 | | | Mortgage | | | | | |
| Saxon Mortgage P.O. Box 161489 Fort Worth, TX 76161 | | - | Real Estate: 509 Moreley Avenue Situated in the City of Akron, County of Summit and State of Ohio: And known as being Lot 408 in blocked lettered "S" in Sunset View Subdivision as recorded in Plat Book 21, Page 70 Summit County Records. | | | | | |
| | | | Value \$ 87,580.00 | | | | 107,793.23 | 20,213.23 |
| Subtotal | | | | | | | 431,702.65 | 88,522.16 |
| (Total of this page) | | | | | | | | |

Sheet 1 of 2 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **Ludovit Krajcovic, Sr.**

Case No. _____

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B O R R | H W J C | Husband, Wife, Joint, or Community | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|--|--------------------------------------|------------------|---|--|--|--------------------------------------|--|---------------------------------|
| | | | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | | | | | |
| Account No. 9243718 | | | Mortgage | | | | | |
| SPS P.O. Box 551170 Jacksonville, FL 32255-1170 | | - | Real Estate: 590 Johnston Court Situated in the City of Akron, County of Summit and State of Ohio: Beginning at an iron pipe in the West line of 1.50 acre tract of land deeded to Lena M. Whitacre and Frank Whitacre to JJ Hinderach by deed | | | | | |
| | | | Value \$ 43,260.00 | | | | 53,650.00 | 10,390.00 |
| Account No. 0018125670 | | | First Mortgage | | | | | |
| VNB Mortgage P.O. Box 954 Wayne, NJ 07474-0954 | | X - | Real Estate: 8053 Olde Eight Road, Northfield, Ohio | | | | | |
| | | | See legal description attached. | | | | | |
| | | | Value \$ 205,170.00 | | | | 117,200.00 | 0.00 |
| Account No. 2185582 | | | Mortgage | | | | | |
| Wilshire P.O. Box 8517 Portland, OR 97207 | | - | Real Estate: 913 Sheridan Street Situated in the City of Akron, County of Summit and State of Ohio: And being all of Lot 182 in the Lookout Heights Allotment as recorded in Plat Book 21, Pages 54 and 55, Summit County Records. | | | | | |
| | | | Value \$ 50,070.00 | | | | 67,241.46 | 17,171.46 |
| Account No. 2100026 | | | Mortgage | | | | | |
| Wilshire P.O. Box 8517 Portland, OR 97207 | | - | Real Estate: 167 Hollinger Avenue Beginning at a point in the North line of Hollinger Ave, a distance of 33.55 feet East, measured along the said North line of Hollinger Ave from its intersection with the Northeasterly line of W. Exchnag | | | | | |
| | | | Value \$ 63,320.00 | | | | 84,915.77 | 21,595.77 |
| Account No. | | | | | | | | |
| | | | | | | | | |
| | | | Value \$ | | | | | |

Sheet **2** of **2** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

Subtotal
(Total of this page)

323,007.23 **49,157.23**

Total
(Report on Summary of Schedules)

1,108,387.09 **202,709.22**

In re Ludovit Krajcovic, Sr.

Case No. _____

Debtor**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re Ludovit Krajcovic, Sr.

Case No. _____

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

| CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B O R R | H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y | D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | A M O U N T O F C L A I M | AMOUNT NOT ENTITLED TO PRIORITY, IF ANY |
|---|--------------------------------------|--|--|--|--|--------------------------------------|---|---|
| | | | | | | | | AMOUNT ENTITLED TO PRIORITY |
| Account No. | | | Payroll taxes for corporation | | | | | |
| Internal Revenue Service Insolvency Group 3 1240 E 9th Street - Room 457 Cleveland, OH 44199 | | - | | | | | 12,000.00 | 0.00 |
| | | | | | | | | 12,000.00 |
| Account No. | | | Property Taxes for residence and rentals | | | | | |
| John A. Donofrio Treasurer, County of Summit 175 S Main Street - #320 Akron, OH 44308-1353 | | - | | | | | Unknown | Unknown |
| | | | | | | | Unknown | 0.00 |
| Account No. | | | Corporate Sales Taxes | | | | | |
| State of Ohio Dept. of Taxation P.O. Box 2476 Columbus, OH 43216 | | - | | | | | 4,000.00 | 0.00 |
| | | | | | | | | 4,000.00 |
| Account No. | | | Corporate withholdings | | | | | |
| State of Ohio Dept. of Taxation P.O. Box 2476 Columbus, OH 43216 | | - | | | | | 500.00 | 0.00 |
| | | | | | | | | 500.00 |
| Account No. | | | | | | | | |
| | | | | | | | | |
| Subtotal | | | | | | | | 0.00 |
| (Total of this page) | | | | | | | 16,500.00 | 16,500.00 |
| Total | | | | | | | | 0.00 |
| (Report on Summary of Schedules) | | | | | | | 16,500.00 | 16,500.00 |

Sheet 1 of 1 continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

In re **Ludovit Krajcovic, Sr.**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B T O R | Husband, Wife, Joint, or Community | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|---|--------------------------------------|---|--|--|--------------------------------------|-----------------|
| | | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | | | | |
| Account No. 5477-5343-3203-0015 Advanta P.O. Box 30715 Salt Lake City, UT 84130 | - | Revolving Credit | | | | 1,845.00 |
| Account No. 926627400 Allstate P.O. Box 3589 Akron, OH 44309-3589 | - | Cancelled Insurance Policy | | | | 53.03 |
| Account No. 5491-1303-9695-8068 AT&T Universal P.O. Box 183065 Columbus, OH 43218-3065 | - | Revolving Credit | | | | 3,502.46 |
| Account No. Bonnie Hartman Address Unknown | - | Note on Elma Property | | | X | 4,500.00 |
| Subtotal (Total of this page) | | | | | | 9,900.49 |

4 continuation sheets attached

In re **Ludovit Krajcovic, Sr.**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B O R | Husband, Wife, Joint, or Community | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|---|---------------------------------|---|--|--|--------------------------------------|----------------------------------|
| | | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | | | | |
| Account No. | | Breach of Contract | | | | |
| Bruce Morris 839 Sackett Avenue Cuyahoga Falls, OH 44221 | - | | X | X | X | Unknown |
| Account No. 540168302926 | | Revolving Credit | | | | |
| Chase 800 Brooksedge Blvd. Westerville, OH 43081 | - | | | | | 10,425.00 |
| Account No. 54911303 | | Revolving Credit | | | | |
| Citi P.O. Box 6241 Sioux Falls, SD 57117 | - | | | | | 3,328.00 |
| Account No. | | Water bills for rental units | | | | |
| City of Akron Public Utilities Bureau 146 S High Street - #211 Akron, OH 44308-1894 | - | | | | | 1,200.00 |
| Account No. 577835-156890 | | Utility Service | | | | |
| City of Cuyahoga Falls Utility Billing Office Municipal Building 2310 2nd Street Cuyahoga Falls, OH 44222-0361 | - | | | | | 114.00 |
| Sheet no. <u>1</u> of <u>4</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | Subtotal (Total of this page) |
| | | | | | | 15,067.00 |

In re **Ludovit Krajcovic, Sr.**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B O R | Husband, Wife, Joint, or Community | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|---|---------------------------------|--|------------------|---|--|--|--------------------------------------|--|
| Account No. | | Note on Falls Avenue Property | | | | | | |
| Devin Matz Address Unknown | - | | | | | | X | 6,250.00 |
| Account No. 7422105832906 | | Utility Service | | | | | | |
| Dominion East Ohio P.O. Box 26785 Richmond, VA 23261-6785 | - | | | | | | | 243.55 |
| Account No. | | Cosigned for Corporate debt | | | | | | |
| Fifth Third 1404 E. Ninth Street Cleveland, OH 44114 | X - | | | | | | | 112,000.00 |
| Account No. 547378053002542 | | Business Credit Line | | | | | | |
| Fifth Third Bank MD-1MOC2G-4050 38 Fountain Square Plaza Cincinnati, OH 45263 | - | | | | | | | 20,000.00 |
| Account No. | | Vehicle Lease (car repo'ed) | | | | | | |
| GMAC P.O. Box 2182 Greeley, CO 80632 | - | | | | | | | 6,204.00 |
| Sheet no. 2 of 4 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | | | Subtotal (Total of this page) 144,697.55 |

In re **Ludovit Krajcovic, Sr.**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B O R | H W J C | Husband, Wife, Joint, or Community | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|---|---------------------------------|------------------|---|--|--|--------------------------------------|------------------|
| | | | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | | | | |
| Account No. 29009257528 | | | Vehicle Lease | | | | 13,647.00 |
| Infinity Financial Services P.O. Box 0568 Carol Stream, IL 60132 | | - | | | | | |
| Account No. 4195847 | | | Revolving Credit | | | | 597.43 |
| Kohls N56 W17000 Ridge Menomonee Falls, WI 53051 | | - | | | | | |
| Account No. 43119662 | | | Revolving Credit | | | | 7,132.00 |
| National City Card Service 4661 E. Main Street Columbus, OH 43251 | | - | | | | | |
| Account No. | | | Landscaping Services | | | | 1,200.00 |
| Nied Garden Center 56 E. Twinsburg Road Northfield, OH | | - | | | | | |
| Account No. 771410046857 | | | Revolving Credit | | | | 2,500.00 |
| Sam's Club P.O. Box 981400 El Paso, TX 79998 | | - | | | | | |
| Sheet no. <u>3</u> of <u>4</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | | 25,076.43 |
| Subtotal (Total of this page) | | | | | | | 25,076.43 |

In re **Ludovit Krajcovic, Sr.**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B O R | Husband, Wife, Joint, or Community | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|---|---------------------------------|---|------------------|---|--|--|--------------------------------------|--|
| Account No. | | Note on Hollinger Property | | | | | | |
| Sandy Williamson Address Unknown | - | | | | | | X | 4,750.00 |
| Account No. | | Iss on money due on sale of Johnston Court | | | | | | |
| Susan Lindsley 2913 Pickle Road Akron, OH 44312 | - | | | | | | | 0.00 |
| Account No. 603532023465 | | Revolving Credit | | | | | | |
| The Home Depot/CBSD P.O. Box 6003 Hagerstown, MD 21747-6003 | - | | | | | | | 2,882.00 |
| Account No. | | | | | | | | |
| Tom McCoy address unknown | - | | | | | | | 20,000.00 |
| Account No. 047756 | | Lawn Service | | | | | | |
| TrueGreen 20375 Hannan Parkway Walton Hills, OH 44146-5354 | - | | | | | | | 129.09 |
| Sheet no. 4 of 4 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | | | Subtotal (Total of this page) 27,761.09 |
| Total (Report on Summary of Schedules) | | | | | | | | 222,502.56 |

In re **Ludovit Krajcovic, Sr.**

Case No. _____

Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

| Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract | Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. |
|--|--|
| Betty Brown 509 Morely Avenue Akron, OH | Lease of premises; month to month at \$800 per month |
| Charles Crawford 2005 Stone Street Akron, OH | Lease of residence; month to month tenancy; \$600 per month |
| Ida Mills 913 Sheridan Akron, OH | Lease of residence; month to month tenancy; \$600 per month |
| Joella Simmons 1025 Chalker Avenue Akron, OH | lease of residence; month to month tenancy; \$650 per month |
| Kazzie Burns 325 Falls Avenue Akron, OH | Lease of residence; month to month tenancy; \$700 per month |
| Lynn L. Morris 839 Sackett Avenue Akron, OH | Lease of premises; month to month at \$800 per month |
| Marti Balas 851 Hunt Akron, OH | Lease of residence; month to month tenancy; \$700 per month |
| Ramiro Hernandez 670 Elma Avenue Akron, OH | Lease of residence; month to month tenancy; \$700 per month |

In re **Ludovit Krajcovic, Sr.**

Case No. _____

Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|---|--|
| Elnora Krajcovic 8053 Olde Eight Road Northfield, OH | VNB Mortgage P.O. Box 954 Wayne, NJ 07474-0954 |
| Elnora Krajcovic 8053 Olde Eight Road Northfield, OH | National City P.O. Box 5570 Cleveland, OH 44101 |
| Elnora Krajcovic 8053 Olde Eight Road Northfield, OH | Huntington Bank 2361 Morse Road Columbus, OH 43229-5856 |
| Lodovit Krajcovic Jr. 3880 Wyndham Bridge Dr. Stow, OH 44224 | Huntington Bank 2361 Morse Road Columbus, OH 43229-5856 |
| Lodovit Krajcovic Jr. 3880 Wyndham Bridge Dr. Stow, OH 44224 | National City P.O. Box 5570 Cleveland, OH 44101 |
| Lodovit Krajcovic Jr. 3880 Wyndham Bridge Dr. Stow, OH 44224 | Fifth Third 1404 E. Ninth Street Cleveland, OH 44114 |

0

continuation sheets attached to Schedule of Codebtors

In re Ludovit Krajcovic, Sr.

Debtor(s)

Case No. _____

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

| | | |
|--|-----------------------------|--------------------|
| 1. Rent or home mortgage payment (include lot rented for mobile home) | | \$ <u>733.00</u> |
| a. Are real estate taxes included? | Yes <u> </u> No <u>X</u> | |
| b. Is property insurance included? | Yes <u> </u> No <u>X</u> | |
| 2. Utilities: | | \$ <u>210.00</u> |
| a. Electricity and heating fuel | | \$ <u>140.00</u> |
| b. Water and sewer | | \$ <u>150.00</u> |
| c. Telephone | | \$ <u>144.00</u> |
| d. Other <u>See Detailed Expense Attachment</u> | | \$ <u>100.00</u> |
| 3. Home maintenance (repairs and upkeep) | | \$ <u>400.00</u> |
| 4. Food | | \$ <u>160.00</u> |
| 5. Clothing | | \$ <u>55.00</u> |
| 6. Laundry and dry cleaning | | \$ <u>50.00</u> |
| 7. Medical and dental expenses | | \$ <u>240.00</u> |
| 8. Transportation (not including car payments) | | \$ <u>100.00</u> |
| 9. Recreation, clubs and entertainment, newspapers, magazines, etc. | | \$ <u>100.00</u> |
| 10. Charitable contributions | | \$ <u>0.00</u> |
| 11. Insurance (not deducted from wages or included in home mortgage payments) | | \$ <u>0.00</u> |
| a. Homeowner's or renter's | | \$ <u>0.00</u> |
| b. Life | | \$ <u>0.00</u> |
| c. Health | | \$ <u>280.00</u> |
| d. Auto | | \$ <u>0.00</u> |
| e. Other <u> </u> | | \$ <u>280.00</u> |
| 12. Taxes (not deducted from wages or included in home mortgage payments) | | \$ <u>280.00</u> |
| (Specify) <u>Property Taxes</u> | | |
| 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) | | |
| a. Auto | | \$ <u>0.00</u> |
| b. Other <u> </u> | | \$ <u>0.00</u> |
| c. Other <u> </u> | | \$ <u>0.00</u> |
| 14. Alimony, maintenance, and support paid to others | | \$ <u>0.00</u> |
| 15. Payments for support of additional dependents not living at your home | | \$ <u>0.00</u> |
| 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) | | \$ <u>0.00</u> |
| 17. Other <u> </u> | | \$ <u>0.00</u> |
| Other <u> </u> | | \$ <u>0.00</u> |
| 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) | | \$ <u>3,142.00</u> |
| 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: | | |

20. STATEMENT OF MONTHLY NET INCOME

| | |
|--|--------------------|
| a. Average monthly income from Line 15 of Schedule I | \$ <u>3,000.00</u> |
| b. Average monthly expenses from Line 18 above | \$ <u>3,142.00</u> |
| c. Monthly net income (a. minus b.) | \$ <u>-142.00</u> |

In re Ludovit Krajcovic, Sr.

Case No. _____

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Detailed Expense Attachment

Other Utility Expenditures:

| | | |
|---|----|---------------|
| Cable | \$ | 110.00 |
| Trash | \$ | 34.00 |
| Total Other Utility Expenditures | \$ | 144.00 |

United States Bankruptcy Court
Northern District of Ohio

In re **Ludovit Krajcovic, Sr.**
Debtor(s)

Case No. _____
Chapter **7**

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of
26 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **December 19, 2007**

Signature **/s/ Ludovit Krajcovic, Sr.**
Ludovit Krajcovic, Sr.
Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court Northern District of Ohio

In re Ludovit Krajcovic, Sr.

Debtor(s)

Case No.

Chapter

7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
\$30,000.00

\$0.00

\$-3,515.00

SOURCE

2007: ELPL LTD dba Cotterman Transmission and real estate rentals (estimated)

**2006: ELPL LTD dba Cotterman Transmissions and real estate rental
(To Be Determined)**

2005: ELPL LTD dba Cotterman Transmissions and real estate rentals

2. Income other than from employment or operation of business

None

- State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

3. Payments to creditors

None

- Complete a. or b., as appropriate, and c.*

- a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CREDITORDATES OF
PAYMENTS

AMOUNT PAID

AMOUNT STILL
OWING

None

- b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR
Infinity Financial Services
P.O. Box 0568
Carol Stream, IL 60132DATES OF
PAYMENTS/
TRANSFERS
Monthly lease paymentsAMOUNT
PAID OR
VALUE OF
TRANSFERS
\$578.00AMOUNT STILL
OWING
\$0.00**Home Eq Servicing****02/2007****\$100,000.00****\$0.00****(1st Mortgage balance: sale
of 1979 Tudor Avenue,
Cuyahoga Falls)**

None

- c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND
RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL
OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

- a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER
**1. JP Morgan Chase vs.
Ludovit Krajcovic, et al**NATURE OF PROCEEDING
ForeclosureCOURT OR AGENCY
AND LOCATION
Summit CountySTATUS OR
DISPOSITION
Pending**Case No. CV-2007-05-3689**

| CAPTION OF SUIT AND CASE NUMBER | NATURE OF PROCEEDING | COURT OR AGENCY AND LOCATION | STATUS OR DISPOSITION |
|--|---------------------------|---------------------------------------|--------------------------|
| 2. JP Morgan Chase Bank v. Ludovit Krajcovic, et al. | Foreclosure | Summit County | Pending |
| Case No. CV-2007-05-3675 | | | |
| 3. US Bank National Association vs. Ludovit Krajcovic, et al. | Foreclosure | Summit County | Pending |
| Case No. 2007-05-3402 | | | |
| 4. Deutsch Bank vs. Ludovit Krajcovic | Foreclosure | Summit County | Pending |
| Case No. CV-2007-05-3899 | | | |
| 5. Ludovit Krajcovic cs. Larry Baldwin | Br/K | Cuyahoga Falls Municipal Court | Settled 03/2007 |
| 6. Freemont Investment & Loan vs. Ludovit Krajcovic, et al. | Foreclosure | Summit County | Pending |
| Case No.: CV-2007-06-3966 | | | |
| 7. Deutsch Bank vs. Ludovit Krajcovic | Foreclosure | Summit County | Pending |
| Case No.: CV-2007-05-3910 | | | |
| 8. Deutsch Bank vs. Ludovit Krajcovic | Foreclosure | Summit County | Pending |
| Case No.: CV-2007-05-3907 | | | |
| 9. Deutsche Bank vs. Ludovit Krajcovic | Foreclosure | Summit County | pending |
| Case No.: CV-2007-05-3856 | | | |
| 10. LaSalle Bank vs. Ludovit Krajcovic | Foreclosure | Summit County | Pending |
| Case No.: CV-2007-06-4004 | | | |
| 11. US National Bank vs. Ludovit Krajcovic | Foreclosure | Summit County | Pending |
| Case No.: CV-2007-05-3462 | | | |
| 12. JP Morgan Chase Bank vs. Ludovit Krajcovic | Foreclosure | Summit County | Pending |
| Case No.: CV-2007-05-3675 | | | |
| 13. Deutsche Bank vs. Ludovit Krajcovic | Foreclosure | Summit County | Pending |
| Case No.: CV-2007-05-3899 | | | |
| 14. LaSalle Bank vs. Ludovit Krajcovic | Foreclosure | Summit County | Pending |
| Case No.: CV-2007-06-4051 | | | |
| 15. Morris v. Krajcovic | Breach of Contract | Summit County | Pending |
| Case No.: CV-2007-08-5562 | | | |

- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED | DATE OF SEIZURE | DESCRIPTION AND VALUE OF PROPERTY |
|---|-----------------|--------------------------------------|
|---|-----------------|--------------------------------------|

5. Repossessions, foreclosures and returns

- None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR OR SELLER | DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN | DESCRIPTION AND VALUE OF PROPERTY |
|---|--|---|
| GMAC P.O. Box 2182 Greeley, CO 80632 | 3/29/07 | Leased vehicle 2006 Cadillac CTS |

6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF ASSIGNEE | DATE OF ASSIGNMENT | TERMS OF ASSIGNMENT OR SETTLEMENT |
|------------------------------|-----------------------|-----------------------------------|
|------------------------------|-----------------------|-----------------------------------|

- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CUSTODIAN | NAME AND LOCATION OF COURT CASE TITLE & NUMBER | DATE OF ORDER | DESCRIPTION AND VALUE OF PROPERTY |
|----------------------------------|--|------------------|--------------------------------------|
|----------------------------------|--|------------------|--------------------------------------|

7. Gifts

- None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF PERSON OR ORGANIZATION | RELATIONSHIP TO DEBTOR, IF ANY | DATE OF GIFT | DESCRIPTION AND VALUE OF GIFT |
|---|-----------------------------------|------------------------------|----------------------------------|
| Immaculate Heart of Mary 1905 Portage Trail Cuyahoga Falls, OH 44223 | None | Periodic Donation | \$20 |

| NAME AND ADDRESS OF PERSON OR ORGANIZATION | RELATIONSHIP TO DEBTOR, IF ANY | DATE OF GIFT | DESCRIPTION AND VALUE OF GIFT |
|--|--------------------------------|--------------------------|-------------------------------|
| Dominican Sisters of Hope 320 Powell Avenue Newburgh, NY 12550 | None | Periodic Donation | \$20 |
| The Oblates of St. Francis de Sales P.O. Box 87 Childs, MD 21916 | None | Periodic Donation | \$20 |
| Society of the Little Flower 1313 Frontage Road Darien, IL 60561 | None | Periodic Donation | \$20 |
| Our Lady of Victory Homes of Charity 780 Ridge Road Buffalo, NY 14218 | None | Periodic Donation | \$20 |
| Sacred Heart Souther Missons 6050 Hwy 161 N. Walls, MS 38686 | None | Periodic Donation | \$20 |
| National Shrine of St. Jude The Clarentiars 205 W. Monroe Street Chicago, IL 60606 | None | Periodic Donation | \$20 |
| Cardinal Hayes Home for Children P.O. Box CH St. Joseph Dr. Millbrook, NY 12545 | None | Periodic Donation | \$20 |
| The Comparisons of St. Anthony 12300 Folly Quarter Road Ellicott City, MD 21042 | None | Periodic Donation | \$20 |

8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| DESCRIPTION AND VALUE OF PROPERTY | DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS | DATE OF LOSS |
|-----------------------------------|--|--------------|
|-----------------------------------|--|--------------|

9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

| NAME AND ADDRESS OF PAYEE | DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR | AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY |
|--|---|--|
| Morris H. Laatsch, Esq. 520 S Main Street Suite #500 Akron, OH 44311 | | \$2,500 Attorney Fees; \$299 Filing Fee |

10. Other transfers

- None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,
RELATIONSHIP TO DEBTOR
Kimberly Lenore
1979 Tudor Avenue
Cuyahoga Falls, OH

DATE
02/2007

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED
1979 Tudor Avenue, Cuyahoga Falls, Ohio
Sale Price: \$115,000
net proceeds to debtor \$4,000

- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER
DEVICE

DATE(S) OF
TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND
VALUE OF PROPERTY OR DEBTOR'S INTEREST
IN PROPERTY

11. Closed financial accounts

- None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF INSTITUTION | TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE | AMOUNT AND DATE OF SALE OR CLOSING |
|---------------------------------|--|---------------------------------------|
|---------------------------------|--|---------------------------------------|

12. Safe deposit boxes

- None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY | NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY | DESCRIPTION OF CONTENTS | DATE OF TRANSFER OR SURRENDER, IF ANY |
|---|---|----------------------------|--|
| FirstMerit | Debtor | No contents | N/A |

13. Setoffs

- None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATE OF SETOFF | AMOUNT OF SETOFF |
|------------------------------|----------------|------------------|
|------------------------------|----------------|------------------|

14. Property held for another person

- None ☒ List all property owned by another person that the debtor holds or controls.

| NAME AND ADDRESS OF OWNER | DESCRIPTION AND VALUE OF PROPERTY | LOCATION OF PROPERTY |
|---------------------------|--------------------------------------|----------------------|
|---------------------------|--------------------------------------|----------------------|

15. Prior address of debtor

- None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

| ADDRESS | NAME USED | DATES OF OCCUPANCY |
|---------|-----------|--------------------|
|---------|-----------|--------------------|

16. Spouses and Former Spouses

- None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

| NAME |
|------|
|------|

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

| SITE NAME AND ADDRESS | NAME AND ADDRESS OF GOVERNMENTAL UNIT | DATE OF NOTICE | ENVIRONMENTAL LAW |
|-----------------------|---------------------------------------|----------------|-------------------|
|-----------------------|---------------------------------------|----------------|-------------------|

- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

| SITE NAME AND ADDRESS | NAME AND ADDRESS OF GOVERNMENTAL UNIT | DATE OF NOTICE | ENVIRONMENTAL LAW |
|-----------------------|---------------------------------------|----------------|-------------------|
|-----------------------|---------------------------------------|----------------|-------------------|

- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

| NAME AND ADDRESS OF GOVERNMENTAL UNIT | DOCKET NUMBER | STATUS OR DISPOSITION |
|---------------------------------------|---------------|-----------------------|
|---------------------------------------|---------------|-----------------------|

18 . Nature, location and name of business

None

- ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

| NAME | LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN | ADDRESS | NATURE OF BUSINESS | BEGINNING AND ENDING DATES |
|---------------------|--|---|-------------------------------------|-------------------------------|
| ELPL LTD Inc | 01-0782233 | 1700 Portae Trail Cuyahoga Falls, OH | Auto Repairs, Sales of Used Cars | 4/1/2004 to Present |
| Sole Proprietorship | 8774 | 8053 Olde Eight Road Northfield, OH | Residential Real Estate rentals | 2005 to present |

None

- ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

| NAME | ADDRESS |
|------|---------|
|------|---------|

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

None

- ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

| NAME AND ADDRESS | DATES SERVICES RENDERED |
|--|-------------------------|
| Douglas Fabian CPA 1378 Pearl Road Brunswick, OH | Tax return 2004 |
| Ed Schiciano, CPA 2300 Edison Blvd. Twinsburg, OH | Tax returns 2005-2006 |
| Derrick E. Kriebel 3020 W. Market Street Akron, OH 44333 | 05/2007 |

None

- ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

| NAME | ADDRESS | DATES SERVICES RENDERED |
|------|---------|-------------------------|
|------|---------|-------------------------|

- None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME
Debtor

ADDRESS

Derrick E. Kriebel

3020 W. Market Street
Akron, OH 44333

- None ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

- None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

- None ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY
RECORDS

21 . Current Partners, Officers, Directors and Shareholders

- None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

- None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22 . Former partners, officers, directors and shareholders

- None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

- None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23 . Withdrawals from a partnership or distributions by a corporation

- None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

| NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR | DATE AND PURPOSE OF WITHDRAWAL | AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY |
|---|-----------------------------------|--|
|---|-----------------------------------|--|

24. Tax Consolidation Group.

- None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

| NAME OF PARENT CORPORATION | TAXPAYER IDENTIFICATION NUMBER (EIN) |
|----------------------------|--------------------------------------|
|----------------------------|--------------------------------------|

25. Pension Funds.

- None ☐ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

| NAME OF PENSION FUND | TAXPAYER IDENTIFICATION NUMBER (EIN) |
|----------------------|--------------------------------------|
|----------------------|--------------------------------------|

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date December 19, 2007

Signature /s/ Ludovit Krajcovic, Sr.
Ludovit Krajcovic, Sr.
 Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

**United States Bankruptcy Court
Northern District of Ohio**

In re Ludovit Krajcovic, Sr.
Debtor(s)

Case No. _____
Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

- ☒ I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.
- ☐ I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
- ☒ I intend to do the following with respect to property of the estate which secures those debts or is subject to a lease:

| Description of Secured Property | Creditor's Name | Property will be Surrendered | Property is claimed as exempt | Property will be redeemed pursuant to 11 U.S.C. § 722 | Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c) |
|---|------------------------------|---------------------------------|-------------------------------------|--|---|
| Real Estate: 325 Falls Avenue Situated in the City of Cuyahoga Falls, County of Summit and State of Ohio: AND KNOWN AS BEING The West part of Lot No. Ten (10) in block (16) as per recorded plat of the Village of Cuyahoga Falls, now C | AMC Mortgage Services | X | | | |
| Real Estate: 670 Elma Street Situated in the City of Akron, County of Summit and State of Ohio: And known as being Lot Number One Hundred Sixty-Six (166) in a Re- Allotment made for John Gretcher and Jacob Pfeiffer, Jr. in 1901 in Lot | AMC Mortgage Services | X | | | |
| Real Estate: 1025 Chalker Street Situated in the City of Akron, County of Summit and State of Ohio, and bounded and described as follows, to wit: and known as being Lot 207 in the I.S. Myers THird Allotment as recorded in Plat Book 13, P | AMC Mortgage Services | X | | | |
| Real Estate: 2005 Stone Street Situated in the City of Cuyahoga Falls, County of Summit and State of Ohio; Being a part of Lot Number Seventy- three (73) Cooks Third Subdivision, Plat Book 5, Page 18, bounded and described as follows. Be | Chase Mortgage | X | | | |

In re **Ludovit Krajcovic, Sr.**

Case No. _____

Debtor(s)

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

(Continuation Sheet)

| Description of Secured Property | Creditor's Name | Property will be Surrendered | Property is claimed as exempt | Property will be redeemed pursuant to 11 U.S.C. § 722 | Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c) |
|--|--------------------------------|---------------------------------|-------------------------------------|--|---|
| Real Estate: 851 Hunt Situated in the City of Akron, County of Summit and State of Ohio: And more commonly known as being a part of Lot 3, Tract 9, originally Coventry Township, beginning at a point in the center line of proposed street kn | Fremont | X | | | |
| Real Estate: 839 Sackett Avenue Situated in the City of Cuyahoga Falls, County of Summit and State of Ohio: And known as being Lot 125 in the Winleman's Addition to the Duncan Park Allotment as recorded in Plat Book 18, Page 7 of Summit | Novastar Mortgage Corp. | X | | | |
| Real Estate: 509 Moreley Avenue Situated in the City of Akron, County of Summit and State of Ohio: And known as being Lot 408 in blocked lettered "S" in Sunset View Subdivision as recorded in Plat Book 21, Page 70 Summit County Records. | Saxon Mortgage | X | | | |
| Real Estate: 590 Johnston Court Situated in the City of Akron, County of Summit and State of Ohio: Beginning at an iron pipe in the West line of 1.50 acre tract of land deeded to Lena M. Whitacre and Frank Whitacre to JJ Hinderach by deed | SPS | X | | | |
| Real Estate: 167 Hollinger Avenue Beginning at a point in the North line of Hollinger Ave, a distance of 33.55 feet East, measured along the said North line of Hollinger Ave from its intersection with the Northeasterly line of W. Exchnag | Wilshire | X | | | |
| Real Estate: 913 Sheridan Street Situated in the City of Akron, County of Summit and State of Ohio: And being all of Lot 182 in the Lookout Heights Allotment as recorded in Plat Book 21, Pages 54 and 55, Summit County Records. Parcel | Wilshire | X | | | |

In re **Ludovit Krajcovic, Sr.**

Debtor(s)

Case No. _____

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

(Continuation Sheet)

| Description of Secured Property | Creditor's Name | Property will be Surrendered | Property is claimed as exempt | Property will be redeemed pursuant to 11 U.S.C. § 722 | Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c) |
|--|------------------------|---|-------------------------------------|--|---|
| Real Estate: 8053 Olde Eight Road, Northfield, Ohio See legal description attached. | Huntington Bank | Debtor will retain collateral and continue to make regular payments. | | | |
| Real Estate: 8053 Olde Eight Road, Northfield, Ohio See legal description attached. | National City | Debtor will retain collateral and continue to make regular payments. | | | |
| Real Estate: 8053 Olde Eight Road, Northfield, Ohio See legal description attached. | VNB Mortgage | Debtor will retain collateral and continue to make regular payments. | | | |

| Description of Leased Property | Lessor's Name | Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A) |
|-----------------------------------|---------------|---|
| -NONE- | | |

Date **December 19, 2007**

Signature **/s/ Ludovit Krajcovic, Sr.**
Ludovit Krajcovic, Sr.
Debtor

**United States Bankruptcy Court
Northern District of Ohio**

In re Ludovit Krajcovic, Sr.

Debtor(s)

Case No. _____

Chapter 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

| | | |
|--|----|-----------------|
| For legal services, I have agreed to accept..... | \$ | <u>2,500.00</u> |
| Prior to the filing of this statement I have received..... | \$ | <u>2,500.00</u> |
| Balance Due..... | \$ | <u>0.00</u> |

2. \$ 299.00 of the filing fee has been paid.

3. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

4. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods. Judicial lien avoidances, relief from stay actions

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: December 19, 2007

/s/ Morris H. Laatsch

Morris H. Laatsch 0010297

Morris H Laatsch

520 S Main Street

Suite #500

Akron, OH 44311

(330) 762-7477 Fax: (330) 762-8059

vmeyer@bhk-law.com

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OHIO

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Morris H. Laatsch 0010297

Printed Name of Attorney

Address:

520 S Main Street

Suite #500

Akron, OH 44311

(330) 762-7477

X **/s/ Morris H. Laatsch**

Signature of Attorney

December 19, 2007

Date

Certificate of Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Ludovit Krajcovic, Sr.

Printed Name(s) of Debtor(s)

X **/s/ Ludovit Krajcovic, Sr.**

Signature of Debtor

December 19, 2007

Date

Case No. (if known) _____

X _____

Signature of Joint Debtor (if any)

Date

**United States Bankruptcy Court
Northern District of Ohio**

In re **Ludovit Krajcovic, Sr.**

Debtor(s)

Case No. _____

Chapter

7

VERIFICATION OF CREDITOR MATRIX

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: **December 19, 2007**

/s/ Ludovit Krajcovic, Sr.

Ludovit Krajcovic, Sr.

Signature of Debtor

Advanta
P.O. Box 30715
Salt Lake City, UT 84130

Allstate
P.O. Box 3589
Akron, OH 44309-3589

AMC Mortgage Services
P.O. Box 11000
Santa Ana, CA 92711-1000

AT&T Universal
P.O. Box 183065
Columbus, OH 43218-3065

Attorney General of the US
US Department of Justice Tax Div.
Civil Trial Section, Northern Reg.
P.O. Box 55, Ben Franklin Station
Washington, DC 20044

Betty Brown
509 Morely Avenue
Akron, OH

Bonnie Hartman
Address Unknown

Bruce Morris
839 Sackett Avenue
Cuyahoga Falls, OH 44221

Charles Crawford
2005 Stone Street
Akron, OH

Chase
800 Brooksedge Blvd.
Westerville, OH 43081

Chase Mortgage
Rancho Bernardo Road
San Diego, CA 92127

Citi
P.O. Box 6241
Sioux Falls, SD 57117

City of Akron
Public Utilities Bureau
146 S High Street - #211
Akron, OH 44308-1894

City of Cuyahoga Falls
Utility Billing Office
Municipal Building
2310 2nd Street
Cuyahoga Falls, OH 44222-0361

Credit Collection Services
Two Wells Avenue, Dept. 9136
Newton Center, MA 02459

Devin Matz
Address Unknown

Diana Shanon, Esq.
P.O. Box 5480
Cincinnati, OH 45201

Dominion East Ohio
P.O. Box 26785
Richmond, VA 23261-6785

Elnora Krajcovic
8053 Olde Eight Road
Northfield, OH

Fifth Third
1404 E. Ninth Street
Cleveland, OH 44114

Fifth Third Bank
MD-1MOC2G-4050
38 Fountain Square Plaza
Cincinnati, OH 45263

Fremont
P.O. Box 25100
Santa Ana, CA 92799-5100

GMAC
P.O. Box 2182
Greeley, CO 80632

Huntington Bank
2361 Morse Road
Columbus, OH 43229-5856

Ida Mills
913 Sheridan
Akron, OH

Infinity Financial Services
P.O. Box 0568
Carol Stream, IL 60132

Internal Revenue Service
Insolvency Group 3
1240 E 9th Street - Room 457
Cleveland, OH 44199

Joella Simmons
1025 Chalker Avenue
Akron, OH

John A. Donofrio
Treasurer, County of Summit
175 S Main Street - #320
Akron, OH 44308-1353

Kazzie Burns
325 Falls Avenue
Akron, OH

Kohls
N56 W17000 Ridge
Menomonee Falls, WI 53051

Lodovit Krajcovic Jr.
3880 Wyndham Bridge Dr.
Stow, OH 44224

Lynn L. Morris
839 Sackett Avenue
Akron, OH

Marti Balas
851 Hunt
Akron, OH

National City
P.O. Box 5570
Cleveland, OH 44101

National City Card Service
4661 E. Main Street
Columbus, OH 43251

Nied Garden Center
56 E. Twinsburg Road
Northfield, OH

Novastar Mortgage Corp.
P.O. Box 2900
Mission, KS 66201

Ramiro Hernandez
670 Elma Avenue
Akron, OH

Sam's Club
P.O. Box 981400
El Paso, TX 79998

Sandy Williamson
Address Unknown

Saxon Mortgage
P.O. Box 161489
Fort Worth, TX 76161

SPS
P.O. Box 551170
Jacksonville, FL 32255-1170

State of Ohio
Dept. of Taxation
P.O. Box 2476
Columbus, OH 43216

Susan Lindsley
2913 Pickle Road
Akron, OH 44312

The Home Depot/CBSD
P.O. Box 6003
Hagerstown, MD 21747-6003

Tom McCoy
address unknown

TrueGreen
20375 Hannan Parkway
Walton Hills, OH 44146-5354

U.S. Attorney - Bankruptcy Section
Carl B. Stokes U.S. Courthouse
801 West Superior Ave. #400
Cleveland, OH 44113-1852

VNB Mortgage
P.O. Box 954
Wayne, NJ 07474-0954

Wilshire
P.O. Box 8517
Portland, OR 97207

In re **Ludovit Krajcovic, Sr.**
Debtor(s)Case Number: _____
(If known)

According to the calculations required by this statement:

☐ The presumption arises.☒ The presumption does not arise.

(Check the box as directed in Parts I, III, and VI of this statement.)

**CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME
AND MEANS-TEST CALCULATION**

In addition to Schedules I and J, this statement must be completed by every individual Chapter 7 debtor, whether or not filing jointly, whose debts are primarily consumer debts. Joint debtors may complete one statement only.

Debtor declares under penalty of perjury that debts are primarily non-consumer; therefore,
Means Test does not apply per § 707(b)(1).**Part I. EXCLUSION FOR DISABLED VETERANS**

- 1 If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Veteran's Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
- ☐ Veteran's Declaration. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).

Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION

| 2 | Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11. b. <input type="checkbox"/> Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only column A ("Debtor's Income") for Lines 3-11. c. <input checked="" type="checkbox"/> Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11. d. <input type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11. | | Column A Debtor's Income | Column B Spouse's Income | | | | | | | | | | | | |
|--|---|---------|--------------------------------|--------------------------------|--------|-------------------|---------|---------|--|---------|---------|--|-----------------------------|--|---------|---------|
| 3 | All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line. | | | | | | | | | | | | | | | |
| | Gross wages, salary, tips, bonuses, overtime, commissions. | | \$ 0.00 | \$ 0.00 | | | | | | | | | | | | |
| 4 | Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V. | | | | | | | | | | | | | | | |
| | <table border="1"> <thead> <tr> <th></th> <th>Debtor</th> <th>Spouse</th> </tr> </thead> <tbody> <tr> <td>a. Gross receipts</td> <td>\$ 0.00</td> <td>\$ 0.00</td> </tr> <tr> <td>b. Ordinary and necessary business expenses</td> <td>\$ 0.00</td> <td>\$ 0.00</td> </tr> <tr> <td>c. Business income</td> <td colspan="2">Subtract Line b from Line a</td> </tr> </tbody> </table> | | | Debtor | Spouse | a. Gross receipts | \$ 0.00 | \$ 0.00 | b. Ordinary and necessary business expenses | \$ 0.00 | \$ 0.00 | c. Business income | Subtract Line b from Line a | | \$ 0.00 | \$ 0.00 |
| | Debtor | Spouse | | | | | | | | | | | | | | |
| a. Gross receipts | \$ 0.00 | \$ 0.00 | | | | | | | | | | | | | | |
| b. Ordinary and necessary business expenses | \$ 0.00 | \$ 0.00 | | | | | | | | | | | | | | |
| c. Business income | Subtract Line b from Line a | | | | | | | | | | | | | | | |
| 5 | Rents and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V. | | | | | | | | | | | | | | | |
| | <table border="1"> <thead> <tr> <th></th> <th>Debtor</th> <th>Spouse</th> </tr> </thead> <tbody> <tr> <td>a. Gross receipts</td> <td>\$ 0.00</td> <td>\$ 0.00</td> </tr> <tr> <td>b. Ordinary and necessary operating expenses</td> <td>\$ 0.00</td> <td>\$ 0.00</td> </tr> <tr> <td>c. Rent and other real property income</td> <td colspan="2">Subtract Line b from Line a</td> </tr> </tbody> </table> | | | Debtor | Spouse | a. Gross receipts | \$ 0.00 | \$ 0.00 | b. Ordinary and necessary operating expenses | \$ 0.00 | \$ 0.00 | c. Rent and other real property income | Subtract Line b from Line a | | \$ 0.00 | \$ 0.00 |
| | Debtor | Spouse | | | | | | | | | | | | | | |
| a. Gross receipts | \$ 0.00 | \$ 0.00 | | | | | | | | | | | | | | |
| b. Ordinary and necessary operating expenses | \$ 0.00 | \$ 0.00 | | | | | | | | | | | | | | |
| c. Rent and other real property income | Subtract Line b from Line a | | | | | | | | | | | | | | | |
| 6 | Interest, dividends, and royalties. | | \$ 0.00 | \$ 0.00 | | | | | | | | | | | | |

| | | | |
|---|---|----------------|----------------|
| 7 | Pension and retirement income. | \$ 0.00 | \$ 0.00 |
| 8 | Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child or spousal support. Do not include amounts paid by the debtor's spouse if Column B is completed. | \$ 0.00 | \$ 0.00 |

| | | | | |
|----|---|-----------------------|-----------------------|----------------|
| 9 | Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: | | | |
| | Unemployment compensation claimed to be a benefit under the Social Security Act | Debtor \$ 0.00 | Spouse \$ 0.00 | |
| | | | | \$ 0.00 |
| 10 | Income from all other sources. If necessary, list additional sources on a separate page. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. Specify source and amount. | | | |
| | | Debtor | Spouse | |
| | a. | \$ | \$ | |
| | b. | \$ | \$ | |
| | Total and enter on Line 10 | | | \$ 0.00 |
| 11 | Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s). | | | \$ 0.00 |
| 12 | Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A. | | | \$ 0.00 |

Part III. APPLICATION OF § 707(b)(7) EXCLUSION

| | | |
|----|--|---------------------|
| 13 | Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result. | \$ 0.00 |
| 14 | Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) | |
| | a. Enter debtor's state of residence: OH b. Enter debtor's household size: 2 | \$ 48,332.00 |
| 15 | Application of Section 707(b)(7). Check the applicable box and proceed as directed. | |
| | <input checked="" type="checkbox"/> The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII. <input type="checkbox"/> The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement. | |

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)

| | | |
|----|--|----|
| 16 | Enter the amount from Line 12. | \$ |
| 17 | Marital adjustment. If you checked the box at Line 2.c, enter the amount of the income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. If you did not check box at Line 2.c, enter zero. | \$ |
| 18 | Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result. | \$ |

Part V. CALCULATION OF DEDUCTIONS ALLOWED UNDER § 707(b)(2)

Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)

| | | |
|-----|--|----|
| 19 | National Standards: food, clothing, household supplies, personal care, and miscellaneous. Enter "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable family size and income level. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) | \$ |
| 20A | Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) | \$ |

| | | | | | | | | | | | |
|-----|--|------------------------------|--|----|----|--|----|----|---|------------------------------|----|
| 20B | <p>Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td><td style="width: 65%;">IRS Housing and Utilities Standards; mortgage/rental expense</td><td style="width: 30%;">\$</td></tr> <tr> <td style="text-align: center;">b.</td><td>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42</td><td>\$</td></tr> <tr> <td style="text-align: center;">c.</td><td>Net mortgage/rental expense</td><td>Subtract Line b from Line a.</td></tr> </table> | a. | IRS Housing and Utilities Standards; mortgage/rental expense | \$ | b. | Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42 | \$ | c. | Net mortgage/rental expense | Subtract Line b from Line a. | \$ |
| a. | IRS Housing and Utilities Standards; mortgage/rental expense | \$ | | | | | | | | | |
| b. | Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42 | \$ | | | | | | | | | |
| c. | Net mortgage/rental expense | Subtract Line b from Line a. | | | | | | | | | |
| 21 | <p>Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:</p> <div style="border: 1px solid black; height: 40px; margin-top: 5px;"></div> | \$ | | | | | | | | | |
| 22 | <p>Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.</p> <p>Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8.</p> <p><input type="checkbox"/> 0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>Enter the amount from IRS Transportation Standards, Operating Costs & Public Transportation Costs for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p> | \$ | | | | | | | | | |
| 23 | <p>Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)</p> <p><input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, First Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td><td style="width: 65%;">IRS Transportation Standards, Ownership Costs, First Car</td><td style="width: 30%;">\$</td></tr> <tr> <td style="text-align: center;">b.</td><td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42</td><td>\$</td></tr> <tr> <td style="text-align: center;">c.</td><td>Net ownership/lease expense for Vehicle 1</td><td>Subtract Line b from Line a.</td></tr> </table> | a. | IRS Transportation Standards, Ownership Costs, First Car | \$ | b. | Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42 | \$ | c. | Net ownership/lease expense for Vehicle 1 | Subtract Line b from Line a. | \$ |
| a. | IRS Transportation Standards, Ownership Costs, First Car | \$ | | | | | | | | | |
| b. | Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42 | \$ | | | | | | | | | |
| c. | Net ownership/lease expense for Vehicle 1 | Subtract Line b from Line a. | | | | | | | | | |
| 24 | <p>Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23.</p> <p>Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, Second Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td><td style="width: 65%;">IRS Transportation Standards, Ownership Costs, Second Car</td><td style="width: 30%;">\$</td></tr> <tr> <td style="text-align: center;">b.</td><td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42</td><td>\$</td></tr> <tr> <td style="text-align: center;">c.</td><td>Net ownership/lease expense for Vehicle 2</td><td>Subtract Line b from Line a.</td></tr> </table> | a. | IRS Transportation Standards, Ownership Costs, Second Car | \$ | b. | Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42 | \$ | c. | Net ownership/lease expense for Vehicle 2 | Subtract Line b from Line a. | \$ |
| a. | IRS Transportation Standards, Ownership Costs, Second Car | \$ | | | | | | | | | |
| b. | Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42 | \$ | | | | | | | | | |
| c. | Net ownership/lease expense for Vehicle 2 | Subtract Line b from Line a. | | | | | | | | | |
| 25 | <p>Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.</p> | \$ | | | | | | | | | |
| 26 | <p>Other Necessary Expenses: mandatory payroll deductions. Enter the total average monthly payroll deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as non-mandatory 401(k) contributions.</p> | \$ | | | | | | | | | |
| 27 | <p>Other Necessary Expenses: life insurance. Enter average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.</p> | \$ | | | | | | | | | |

| | | | | | | | | | | | | | | | |
|--|--|----|----|------------------|----|----|----------------------|----|----|------------------------|----|-----------------------------|--|--|----|
| 28 | Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to court order, such as spousal or child support payments. Do not include payments on past due support obligations included in Line 44. | | \$ | | | | | | | | | | | | |
| 29 | Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available. | | \$ | | | | | | | | | | | | |
| 30 | Other Necessary Expenses: childcare. Enter the average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. Do not include other educational payments. | | \$ | | | | | | | | | | | | |
| 31 | Other Necessary Expenses: health care. Enter the average monthly amount that you actually expend on health care expenses that are not reimbursed by insurance or paid by a health savings account. Do not include payments for health insurance or health savings accounts listed in Line 34. | | \$ | | | | | | | | | | | | |
| 32 | Other Necessary Expenses: telecommunication services. Enter the average monthly amount that you actually pay for telecommunication services other than your basic home telephone service - such as cell phones, pagers, call waiting, caller id, special long distance, or internet service - to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted. | | \$ | | | | | | | | | | | | |
| 33 | Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32. | | \$ | | | | | | | | | | | | |
| Subpart B: Additional Expense Deductions under § 707(b) Note: Do not include any expenses that you have listed in Lines 19-32 | | | | | | | | | | | | | | | |
| 34 | Health Insurance, Disability Insurance, and Health Savings Account Expenses. List and total the average monthly amounts that you actually pay for yourself, your spouse, or your dependents in the following categories. <table border="1" style="width: 100%;"> <tr> <td>a.</td> <td>Health Insurance</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>Disability Insurance</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Health Savings Account</td> <td>\$</td> </tr> <tr> <td colspan="2">Total: Add Lines a, b and c</td> <td></td> </tr> </table> | | a. | Health Insurance | \$ | b. | Disability Insurance | \$ | c. | Health Savings Account | \$ | Total: Add Lines a, b and c | | | \$ |
| a. | Health Insurance | \$ | | | | | | | | | | | | | |
| b. | Disability Insurance | \$ | | | | | | | | | | | | | |
| c. | Health Savings Account | \$ | | | | | | | | | | | | | |
| Total: Add Lines a, b and c | | | | | | | | | | | | | | | |
| 35 | Continued contributions to the care of household or family members. Enter the actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. | | \$ | | | | | | | | | | | | |
| 36 | Protection against family violence. Enter any average monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court. | | \$ | | | | | | | | | | | | |
| 37 | Home energy costs. Enter the average monthly amount, in excess of the allowance in the IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary. | | \$ | | | | | | | | | | | | |
| 38 | Education expenses for dependent children less than 18. Enter the average monthly expenses that you actually incur, not to exceed \$137.50 per child, in providing elementary and secondary education for your dependent children less than 18 years of age. You must provide your case trustee with documentation demonstrating that the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards. | | \$ | | | | | | | | | | | | |
| 39 | Additional food and clothing expense. Enter the average monthly amount by which your food and clothing expenses exceed the combined allowances for food and apparel in the IRS National Standards, not to exceed five percent of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary. | | \$ | | | | | | | | | | | | |
| 40 | Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). | | \$ | | | | | | | | | | | | |
| 41 | Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40 | | \$ | | | | | | | | | | | | |

Subpart C: Deductions for Debt Payment

| 42 | <p>Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, and state the Average Monthly Payment. The Average Monthly Payment is the total of all amounts contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. Mortgage debts should include payments of taxes and insurance required by the mortgage. If necessary, list additional entries on a separate page.</p> <table border="1"> <thead> <tr> <th></th> <th>Name of Creditor</th> <th>Property Securing the Debt</th> <th>60-month Average Payment</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td></td> <td>\$</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td colspan="3"></td> <td>Total: Add Lines</td> </tr> </tbody> </table> | | | | Name of Creditor | Property Securing the Debt | 60-month Average Payment | a. | | | \$ | | | | | | | | Total: Add Lines | \$ |
|---|--|-------------------------------|---------------------------|----|--|----------------------------|---------------------------|--|---|----|---|-------------------------------|----|--|--|--|--|--|------------------|----|
| | Name of Creditor | Property Securing the Debt | 60-month Average Payment | | | | | | | | | | | | | | | | | |
| a. | | | \$ | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | |
| | | | Total: Add Lines | | | | | | | | | | | | | | | | | |
| 43 | <p>Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.</p> <table border="1"> <thead> <tr> <th></th> <th>Name of Creditor</th> <th>Property Securing the Debt</th> <th>1/60th of the Cure Amount</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td></td> <td>\$</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td colspan="3"></td> <td>Total: Add Lines</td> </tr> </tbody> </table> | | | | Name of Creditor | Property Securing the Debt | 1/60th of the Cure Amount | a. | | | \$ | | | | | | | | Total: Add Lines | \$ |
| | Name of Creditor | Property Securing the Debt | 1/60th of the Cure Amount | | | | | | | | | | | | | | | | | |
| a. | | | \$ | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | |
| | | | Total: Add Lines | | | | | | | | | | | | | | | | | |
| 44 | <p>Payments on priority claims. Enter the total amount of all priority claims (including priority child support and alimony claims), divided by 60.</p> | | | \$ | | | | | | | | | | | | | | | | |
| 45 | <p>Chapter 13 administrative expenses. If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.</p> <table border="1"> <tbody> <tr> <td>a.</td> <td>Projected average monthly Chapter 13 plan payment.</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</td> <td>x</td> </tr> <tr> <td>c.</td> <td>Average monthly administrative expense of Chapter 13 case</td> <td>Total: Multiply Lines a and b</td> </tr> </tbody> </table> | | | a. | Projected average monthly Chapter 13 plan payment. | \$ | b. | Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) | x | c. | Average monthly administrative expense of Chapter 13 case | Total: Multiply Lines a and b | \$ | | | | | | | |
| a. | Projected average monthly Chapter 13 plan payment. | \$ | | | | | | | | | | | | | | | | | | |
| b. | Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) | x | | | | | | | | | | | | | | | | | | |
| c. | Average monthly administrative expense of Chapter 13 case | Total: Multiply Lines a and b | | | | | | | | | | | | | | | | | | |
| 46 | <p>Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.</p> | | | \$ | | | | | | | | | | | | | | | | |
| Subpart D: Total Deductions Allowed under § 707(b)(2) | | | | | | | | | | | | | | | | | | | | |
| 47 | <p>Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.</p> | | | \$ | | | | | | | | | | | | | | | | |

Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION

| | | |
|----|---|----|
| 48 | Enter the amount from Line 18 (Current monthly income for § 707(b)(2)) | \$ |
| 49 | Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2)) | \$ |
| 50 | Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result. | \$ |
| 51 | 60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result. | \$ |

| | | | |
|--|--|--|----|
| 52 | <p>Initial presumption determination. Check the applicable box and proceed as directed.</p> <p><input type="checkbox"/> The amount on Line 51 is less than \$6,575. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.</p> <p><input type="checkbox"/> The amount set forth on Line 51 is more than \$10,950. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.</p> <p><input type="checkbox"/> The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the remainder of Part VI (Lines 53 through 55).</p> | | |
| 53 | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">Enter the amount of your total non-priority unsecured debt</td> <td style="width: 20%; text-align: center;">\$</td> </tr> </table> | Enter the amount of your total non-priority unsecured debt | \$ |
| Enter the amount of your total non-priority unsecured debt | \$ | | |
| 54 | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.</td> <td style="width: 20%; text-align: center;">\$</td> </tr> </table> | Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result. | \$ |
| Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result. | \$ | | |
| 55 | <p>Secondary presumption determination. Check the applicable box and proceed as directed.</p> <p><input type="checkbox"/> The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.</p> <p><input type="checkbox"/> The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.</p> | | |

Part VII. ADDITIONAL EXPENSE CLAIMS

| | | |
|----|---|----------------|
| 56 | <p>Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.</p> | |
| | Expense Description | Monthly Amount |
| | a. | \$ |
| | b. | \$ |
| | c. | \$ |
| | d. | \$ |
| | Total: Add Lines a, b, c, and d | \$ |

Part VIII. VERIFICATION

| | | |
|----|---|--|
| 57 | <p>I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i></p> <p style="display: flex; justify-content: space-between;"> Date: <u>December 19, 2007</u> Signature: <u>/s/ Ludovit Krajcovic, Sr.</u> Ludovit Krajcovic, Sr. (Debtor) </p> | |
|----|---|--|